

STIC Database Tracking Number: 300768

To: SHAHID MERCHANT
Location: KNX-4B87
Art Unit: 3692
Wednesday, July 15, 2009

Case Serial Number: 10/816014

From: ROBERT FINLEY
Location: EIC3600
KNX-2A80-C
Phone: (571)272-8952
robert.finley@uspto.gov

Search Notes

Dear Examiner Merchant:

Please find attached the results of your search for the above-referenced case. The search was conducted in the Business Methods Template databases appropriate for the application.

I have listed *potential* references of interest in the first part of the search results. However, please be sure to scan through the entire report. There may be additional references that you might find useful.

Dialog search results are presented in two formats, Word (.doc) and Acrobat (.pdf).

To navigate this document: use FIND function {Ctrl-F}

~~ will find the beginning of each group of results

^ will find the tagged items

Information on Dialog databases can be found at: <http://library.dialog.com/bluesheets/>

If you have any questions about the search, or need a refocus, please do not hesitate to contact me.

Thank you for using the EIC, and we look forward to your next search.

I. POTENTIAL REFERENCES OF INTEREST.....	3
A. Dialog	3
B. Additional Resources Searched.....	4
II. INVENTOR SEARCH RESULTS FROM DIALOG	5
III. TEXT SEARCH RESULTS FROM DIALOG	8
A. Patent Files	8
IV. TEXT SEARCH RESULTS FROM DIALOG	14
A. NPL Files, Abstract.....	14
B. NPL Files, Full-text	16
V. ADDITIONAL RESOURCES SEARCHED	38

I. Potential References of Interest

A. Dialog

~~ Patent Literature: Inventor search

^2/3/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0015128376 *Drawing available*

WPI Acc no: 2005-477909/200548

XRPX Acc No: N2005-389041

Computer-based method for monitoring sufficiency of collateral for loan to participant's benefit plan, involves comparing determined balance of loan with received valuation of collateral for loan, including security of plan sponsor

Patent Assignee: RYAN R B (RYAN-I)

Inventor: **RYAN R B**

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050137967	A1	20050623	US 2003459718	P	20030401	200548	B
			US 2004816014	A	20040401		

Priority Applications (no., kind, date): US 2003459718 P 20030401; US 2004816014 A 20040401

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050137967	A1	EN	41	7	Related to Provisional	US 2003459718

~~ Patent Literature:

Dialog files: 347,348,349,350

^6/3,K/4 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0015128376 *Drawing available*

WPI Acc no: 2005-477909/200548

XRPX Acc No: N2005-389041

Computer-based method for monitoring sufficiency of collateral for loan to participant's benefit plan, involves comparing determined balance of loan with received valuation of collateral for loan, including security of plan sponsor

Patent Assignee: RYAN R B (RYAN-I)

Inventor: RYAN R B

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			US 2004816014	A	20040401		

Priority Applications (no., kind, date): US 2003459718 P 20030401; US 2004816014 A 20040401

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050137967	A1	EN	41	7	Related to Provisional	US 2003459718

Computer-based method for monitoring sufficiency of collateral for loan to participant's benefit plan, involves comparing determined balance of loan with received valuation of collateral for loan, including security of plan sponsor Alerting Abstract ...NOVELTY - The method involves receiving a valuation of collateral for a **loan** to a **benefit plan**, where **collateral** includes a security of a **benefit plan** sponsor, and determining a **balance** of the **loan**. The determined **balance** is compared with the **valuation** of the **collateral**, to monitor **sufficiency** of the **collateral** for compliance with a **loan** requirement permitted under the **benefit plan**. Original Publication Data by Authority Argentina **Publication No. Claims:1.** A computer-implemented method for monitoring sufficiency of collateral for a **loan** to a participant's benefit plan, the method comprising the steps of: receiving a valuation of collateral for a loan... ... held by the benefit plan, the collateral including at least one security of a benefit plan sponsor; determining a balance **of the loan** to the **benefit plan**; and comparing the **balance** of the **loan** to the valuation of the collateral to monitor sufficiency of the collateral for compliance with a **loan** requirement permitted under the **benefit plan**.>

B. Additional Resources Searched

Nothing of interest found.

II. Inventor Search Results from Dialog

~~ Patent Literature: Inventor search

File 347: JAPIO Dec 1976-2009/Mar(Updated 090708)

(c) 2009 JPO & JAPIO

File 348: EUROPEAN PATENTS 1978-200928

(c) 2009 European Patent Office

File 349: PCT FULLTEXT 1979-2009/UB=20090709|UT=20090702

(c) 2009 WIPO/Thomson

File 350: Derwent WPIX 1963-2009/UD=200944

(c) 2009 Thomson Reuters

Set Items Description

S1 563 AU=RYAN R?

S2 1 S1 AND ((BENEFIT? ?())PLAN?

?) (30N) (COLLATERAL?(6N) (LOAN OR LOANS OR LEND??? OR BORROW???))

^2/3/1 (Item 1 from file: 350)

DIALOG(R)File 350: Derwent WPIX

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0015128376 *Drawing available*

WPI Acc no: 2005-477909/200548

XRPX Acc No: N2005-389041

Computer-based method for monitoring sufficiency of collateral for loan to participant's benefit plan, involves comparing determined balance of loan with received valuation of collateral for loan, including security of plan sponsor

Patent Assignee: RYAN R B (RYAN-I)

Inventor: **RYAN R B**

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050137967	A1	20050623	US 2003459718	P	20030401	200548	B
			US 2004816014	A	20040401		

Priority Applications (no., kind, date): US 2003459718 P 20030401; US 2004816014 A 20040401

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050137967	A1	EN	41	7	Related to Provisional	US 2003459718

~~ Non-Patent Literature: Inventor search

File 2:INSPEC 1898-2009/Jul W1
 (c) 2009 The IET
 File 9:Business & Industry(R) Jul/1994-2009/Jul 14
 (c) 2009 Gale/Cengage
 File 15:ABI/Inform(R) 1971-2009/Jul 14
 (c) 2009 ProQuest Info&Learning
 File 610:Business Wire 1999-2009/Jul 15
 (c) 2009 Business Wire.
 File 613:PR Newswire 1999-2009/Jul 15
 (c) 2009 PR Newswire Association Inc
 File 624:McGraw-Hill Publications 1985-2009/Jul 15
 (c) 2009 McGraw-Hill Co. Inc
 File 634:San Jose Mercury Jun 1985-2009/Jul 14
 (c) 2009 San Jose Mercury News
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc
 File 625:American Banker Publications 1981-2008/Jun 26
 (c) 2008 American Banker
 File 268:Banking Info Source 1981-2009/Jul W1
 (c) 2009 ProQuest Info&Learning
 File 626:Bond Buyer Full Text 1981-2008/Jul 07
 (c) 2008 Bond Buyer
 File 267:Finance & Banking Newsletters 2008/Sep 29
 (c) 2008 Dialog
 File 16:Gale Group PROMT(R) 1990-2009/Jun 22
 (c) 2009 Gale/Cengage
 File 148:Gale Group Trade & Industry DB 1976-2009/Jun 29
 (c) 2009 Gale/Cengage
 File 160:Gale Group PROMT(R) 1972-1989
 (c) 1999 The Gale Group
 File 275:Gale Group Computer DB(TM) 1983-2009/Jun 16
 (c) 2009 Gale/Cengage
 File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jun 08
 (c) 2009 Gale/Cengage
 File 636:Gale Group Newsletter DB(TM) 1987-2009/Jun 22
 (c) 2009 Gale/Cengage
 File 20:Dialog Global Reporter 1997-2009/Jul 14
 (c) 2009 Dialog
 File 35:Dissertation Abs Online 1861-2009/Jun
 (c) 2009 ProQuest Info&Learning
 File 65:Inside Conferences 1993-2009/Jul 14
 (c) 2009 BLDSC all rts. reserv.
 File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jun
 (c) 2009 The HW Wilson Co.
 File 474:New York Times Abs 1969-2009/Jul 15

(c) 2009 The New York Times
 File 475:Wall Street Journal Abs 1973-2009/Jul 15
 (c) 2009 The New York Times
 File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
 (c) 2002 Gale/Cengage
 File 139:EconLit 1969-2009/Jun
 (c) 2009 American Economic Association
 File 256:TecTrends 1982-2009/Jul W2
 (c) 2009 Info.Sources Inc. All rights res.

Set	Items	Description
S1	49458	AU=(RYAN, R? OR RYAN R? OR RYAN(2N)R?) OR BY=RYAN(2N)R?
S2	0	S1 AND ((BENEFIT? ?())PLAN? ?)(30N)(COLLATERAL?(6N)(LOAN OR LOANS OR LEND??? OR BORROW???))

III. Text Search Results from Dialog

A. Patent Files

~~ Patent Literature:

Dialog files: 347,348,349,350

File 347:JAPIO Dec 1976-2009/Mar(Updated 090708)

(c) 2009 JPO & JAPIO

File 348:EUROPEAN PATENTS 1978-200928

(c) 2009 European Patent Office

File 349:PCT FULLTEXT 1979-2009/UB=20090709|UT=20090702

(c) 2009 WIPO/Thomson

File 350:Derwent WPIX 1963-2009/UD=200944

(c) 2009 Thomson Reuters

Set	Items	Description
S1	213	((BENEFIT OR BENEFITS)(4N)(POLICY OR POLICIES OR PLAN OR PLANS OR EMPLOYEE OR ACCOUNT OR ACCOUNTS OR FUND OR FUNDS))(12N)(LOAN OR LOANS OR LEND OR LENDS OR LENDING OR BORROW OR BORROWS OR BORROWED OR BORROWING OR CREDIT)
S2	142	COLLATERAL OR COLLATERALI? OR SECURING OR SECURED OR INSURING OR INSURED OR GUARANTEED OR GUARANTEEING OR STOCK OR STOCKS OR SECURITIES OR INVESTMENT OR INVESTMENTS
S3	183	VALUE OR VALUES OR VALUATION OR PRICE OR PRICES OR PRICING OR WORTH OR COST OR COSTS OR COSTING OR EQUITY OR SUFFICIEN?? OR ADEQUAT??
S4	189	BALANCE OR DEBIT? ? OR AMOUNT OR ACCOUNT()VALUE? ? OR OWED OR OWING OR REMAINING OR REMAINDER OR RESIDUAL
S5	30	S2(6N)S3(6N)S4
S6	4	S1(30N)S5

6/3K/1 (Item 1 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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01436413

COST FREE ECONOMICS PATRONAGE INCENTIVE FUTURE BENEFITS SYSTEM PROVIDING COST FREE GOODS AND SERVICES AND METHOD AND APPARATUS THEREOF

SYSTEME DE BENEFICES FUTURS INCITATIF A UN APPORT COMMERCIAL ECONOMIQUE SANS FRAIS, PROCURANT DES PRODUITS ET DES SERVICES GRATUITS, PROCEDE ET DISPOSITIF APPROPRIES

Patent Applicant/Inventor:

- **SATTELMAIER Michael**

7229 Monument Ave., Richmond, Virginia 23236; US; US (Residence); US (Nationality);
(Designated for all)

	Country	Number	Kind	Date
Patent	WO	2006118967	A2-A3	20061109
Application	WO	2006US16084		20060428
Priorities	US	2005675894		20050429

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

AE; AG; AL; AM; AT; AU; AZ; BA; BB; BG;
BR; BW; BY; BZ; CA; CH; CN; CO; CR; CU;
CZ; DE; DK; DM; DZ; EC; EE; EG; ES; FI;
GB; GD; GE; GH; GM; HR; HU; ID; IL; IN;
IS; JP; KE; KG; KM; KN; KP; KR; KZ; LC;
LK; LR; LS; LT; LU; LV; LY; MA; MD; MG;
MK; MN; MW; MX; MZ; NA; NG; NI; NO; NZ;
OM; PG; PH; PL; PT; RO; RU; SC; SD; SE;
SG; SK; SL; SM; SY; TJ; TM; TN; TR; TT;
TZ; UA; UG; US; UZ; VC; VN; YU; ZA; ZM;
ZW;

[EP] AT; BE; BG; CH; CY; CZ; DE; DK; EE; ES;
FI; FR; GB; GR; HU; IE; IS; IT; LT; LU;
LV; MC; NL; PL; PT; RO; SE; SI; SK; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] BW; GH; GM; KE; LS; MW; MZ; NA; SD; SL;
SZ; TZ; UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count: 23037

Detailed Description:

...certain cost benefit incentive amount. After the interest, if any, is calculated, monetary funds equal to the future fund certain **cost** benefit **amount** are in fact transferred from a fund within the **Investment** Funds Management Division to the consumer and or organization members future fund account. **Debit** and credit means are employed to **debit** an account from the **Investment** Funds Management Division and **credit** to the consumer and or organization members future **fund benefit account** a monetary

amount equal to the organizations tabulated future fund certain cost total plus interest if any minus organization determined ...

6/3K/2 (Item 2 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00939231

LIFE INSURANCE PRODUCTS UNDER A SINGLE APPROVED FORM
PRODUITS D'ASSURANCE-VIE SOUS FORME REGLEMENTAIRE UNIQUE

Patent Applicant/Patent Assignee:

- **M FINANCIAL HOLDINGS INC doing business as M FINANCIAL GROUP**; 205 Southeast Spokane Street, Portland, OR 97202-6413
US; US(Residence); US(Nationality)

Legal Representative:

- **GRADY L White(agent)**
Covington & Burling, 1201 Pennsylvania Avenue, N.W., Washington, DC 20004-2401; US;

	Country	Number	Kind	Date
Patent	WO	200273360	A2-A3	20020919
Application	WO	2002US7534		20020313
Priorities	US	2001275030		20010313
	US	2001333748		20011129

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

[EP] AT; BE; CH; CY; DE; DK; ES; FI; FR; GB;
GR; IE; IT; LU; MC; NL; PT; SE; TR;

[OA] BF; BJ; CF; CG; CI; CM; GA; GN; GQ; GW;
ML; MR; NE; SN; TD; TG;

[AP] GH; GM; KE; LS; MW; MZ; SD; SL; SZ; TZ;
UG; ZM; ZW;

[EA] AM; AZ; BY; KG; KZ; MD; RU; TJ; TM;

Language Publication Language: English

Filing Language: English

Fulltext word count:

118771

Claims:

...be no change to the coverage segment amounts if the rider is still active.

2.4 Maximum withdrawal Cash surrender **value**7,5 **LOANS** Treated as component of death **benefit** and **account value**. **Loan** interest will be charged in arrears on policy anniversary Any unpaid loan interest will be automatically capitalized out of policy **values** on the policy anniversary Loan Interest may be fixed or variable Loan Spread, will equal the policy M&E plus...Test using factors defined in the Tax Code. The Corridor Test works to assure that a minimum level of death **benefit** protection is provided by the contract, by forcing the death benefit at anytime to exceed the policy account **value** multiplied by a Corridor Factor. The117**Account Value** and Death **Benefit** formulas in Section 6, will test for Corridor Compliance based on defined Corridor Factors. For the GPT test, these Corridor...

6/3K/3 (Item 3 from file: 349)

DIALOG(R)File 349: PCT FULLTEXT

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00343205

COMPUTER BASED FINANCIAL PLANNING SYSTEM SYSTEME INFORMATISE DE PLANIFICATION FINANCIERE

Patent Applicant/Patent Assignee:

- **BUSINESS MATTERS INCORPORATED;**

;;

	Country	Number	Kind	Date
Patent	WO	9625717	A1	19960822
Application	WO	96US1057		19960125
Priorities	US	95388478		19950214

Designated States: (All protection types applied unless otherwise stated - for applications 2004+)

Language Publication Language: English

Filing Language:

Fulltext word count:

17325

Detailed Description:

...the following terms have the
15 stated meanings.

"Assumption" means a grouping of related financial data; such assumptions include sales, **cost** of sales, expenses, payroll and **benefits**, minimum cash **balance**, **accounts** receivable, accounts payable, line of **credit**, **investments**, PPE., other assets., debt, **equity**, other liabilities, economic factors, and taxes.

"Assumption output" means the set of outputs that define conditions based upon relevant inputs...

^6/3,K/4 (Item 1 from file: 350)
DIALOG(R)File 350: Derwent WPIX
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0015128376 *Drawing available*
WPI Acc no: 2005-477909/200548
XRPX Acc No: N2005-389041

Computer-based method for monitoring sufficiency of collateral for loan to participant's benefit plan, involves comparing determined balance of loan with received valuation of collateral for loan, including security of plan sponsor

Patent Assignee: RYAN R B (RYAN-I)

Inventor: RYAN R B

Patent Family (1 patents, 1 countries)							
Patent Number	Kind	Date	Application Number	Kind	Date	Update	Type
US 20050137967	A1	20050623	US 2003459718	P	20030401	200548	B
			US 2004816014	A	20040401		

Priority Applications (no., kind, date): US 2003459718 P 20030401; US 2004816014 A 20040401

Patent Details						
Patent Number	Kind	Lan	Pgs	Draw	Filing Notes	
US 20050137967	A1	EN	41	7	Related to Provisional	US 2003459718

Computer-based method for monitoring sufficiency of collateral for loan to participant's benefit plan, involves comparing determined balance of loan with received valuation of collateral for loan, including security of plan sponsor **Alerting Abstract ...NOVELTY** - The method involves receiving a valuation of collateral for a loan to a **benefit plan**, where **collateral** includes a security of a **benefit plan** sponsor, and determining a **balance** of the **loan**. The determined **balance** is compared with the **valuation** of the **collateral**, to monitor **sufficiency** of the **collateral** for compliance with a **loan** requirement permitted under the **benefit plan**. Original Publication Data by Authority Argentina **Publication No. Claims:1.** A computer-implemented method for monitoring sufficiency of collateral for a **loan** to a participant's benefit plan, the method comprising the steps of: receiving a valuation of collateral for a loan... .. held by the benefit plan, the collateral including at least one security of a benefit plan sponsor; determining a **balance of the loan** to the **benefit plan**; and comparing the **balance** of the

loan to the valuation of the collateral to monitor sufficiency **of** the collateral for compliance with a **loan** requirement permitted under the **benefit plan.>**

IV. Text Search Results from Dialog

A. NPL Files, Abstract

~~ Non-Patent Literature: Non-Full Text

Dialog files: 2,35,65,99,139,256,474,475,583

File 2:INSPEC 1898-2009/Jul W1
(c) 2009 The IET
File 35:Dissertation Abs Online 1861-2009/Jun
(c) 2009 ProQuest Info&Learning
File 65:Inside Conferences 1993-2009/Jul 14
(c) 2009 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2009/Jun
(c) 2009 The HW Wilson Co.
File 139:EconLit 1969-2009/Jun
(c) 2009 American Economic Association
File 256:TecTrends 1982-2009/Jul W2
(c) 2009 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2009/Jul 15
(c) 2009 The New York Times
File 475:Wall Street Journal Abs 1973-2009/Jul 15
(c) 2009 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage

Set	Items	Description
S1	158	((BENEFIT OR BENEFITS)(4N)(POLICY OR POLICIES OR PLAN OR PLANS OR EMPLOYEE OR ACCOUNT OR ACCOUNTS OR FUND OR FUNDS))(12N)(LOAN OR LOANS OR LEND OR LENDS OR LENDING OR BORROW OR BORROWS OR BORROWED OR BORROWING OR CREDIT)
S2	48	COLLATERAL OR COLLATERALI? OR SECURING OR SECURED OR INSURING OR INSURED OR GUARANTEED OR GUARANTEEING OR STOCK OR STOCKS OR SECURITIES OR INVESTMENT OR INVESTMENTS
S3	63	VALUE OR VALUES OR VALUATION OR PRICE OR PRICES OR PRICING OR WORTH OR COST OR COSTS OR COSTING OR EQUITY OR SUFFICIEN?? OR ADEQUAT??
S4	24	BALANCE OR DEBIT? ? OR AMOUNT OR ACCOUNT()VALUE? ? OR OWED OR OWING OR REMAINING OR REMAINDER OR RESIDUAL
S5	3	S1 AND S2 AND S3 AND S4
S6	2	S5 NOT PY>2003

6/3,K/1 (Item 1 from file: 139)

DIALOG(R)File 139: EconLit

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695221

Title: Executive Compensation as an Agency Problem

Author: Bebchuk, Lucian Arye; Fried, Jesse

Author Affiliation: Unlisted; Unlisted

Publication Information: C.E.P.R. Discussion Papers, CEPR Discussion Papers: 3961

Publication Date: 2003

Language: English

Availability: <http://www.cepr.org/pubs/dps/DP3961.asp>

Document Type: Working Paper

Abstract Indicator: Abstract

Abstract: ...managers wield substantial influence over their own pay arrangements, and they have an interest in reducing the saliency of the **amount** of their pay and the extent to which that pay is decoupled from managers' performance. We show that the... the executive compensation landscape, including ones that many researchers have long viewed as puzzling. Among other things, we discuss option **plan** design, executive **loans**, retirement **benefits**, payments to departing executives, the use of compensation consultants, and the observed relationship between CEO power and pay. We also...

TEXT:

Descriptor(s) (1991 to present): Organizational Behavior; Transaction Costs; Property Rights... ...J440); Corporation and **Securities** Law... ...K220); agency **costs**; boards; compensation consultants; corporate governance; directors; executive compensation; executive loans; expensing; golden parachutes; M14; managers; principal-agent problem; rent extraction; shareholders; **stock** options

Descriptor(s) (Pre-1991):

6/3,K/2 (Item 2 from file: 139)

DIALOG(R)File 139: EconLit

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613011

Title: International accounting standards: A practical guide

Author: van Greuning, Hennie; Koen, Marius

Publication Information: Second edition. Washington, D.C.: World Bank, **Pages:** ix, 171

Publication Date: 2001

Language: English

ISBN: 0-8213-4999-6

Document Type: Book

Abstract Indicator: Abstract

Abstract: ...cash flow statements; net profit or loss for the period, fundamental errors, and changes in accounting policies; events after the **balance** sheet date; construction contracts; income taxes; segment reporting; information reflecting the effects of changing **prices**; property, plant, and equipment; leases; revenue; employee benefits; accounting for government grants and disclosure of government assistance; the effects of changes in foreign exchange rates; business combinations; **borrowing costs**; related party disclosures; accounting and reporting by retirement **benefit plans**; consolidated financial statements and accounting for **investment** subsidiaries; financial reporting in hyperinflationary economies; disclosures

in the financial statement of banks and similar financial institutions; financial reporting of... earnings per share; interim financial reporting; discontinuing operations; impairment of assets; provisions, contingent liabilities, and contingent assets; intangible assets; and investment property. For each standard, presents a simple application to illustrate the concepts involved. Van Greuning is Advisor, Treasury Operations, at...

TEXT:

B. NPL Files, Full-text

~~ Non-Patent Literature: Full Text

Dialog files: 9,15,16,20,148,160,267,268,275,610,613,621,624,625,626,634,636,810,813

File 9:Business & Industry(R) Jul/1994-2009/Jul 14
(c) 2009 Gale/Cengage

File 15:ABI/Inform(R) 1971-2009/Jul 14
(c) 2009 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2009/Jun 22
(c) 2009 Gale/Cengage

File 20:Dialog Global Reporter 1997-2009/Jul 15
(c) 2009 Dialog

File 148:Gale Group Trade & Industry DB 1976-2009/Jun 29
(c) 2009 Gale/Cengage

File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group

File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog

File 268:Banking Info Source 1981-2009/Jul W1
(c) 2009 ProQuest Info&Learning

File 275:Gale Group Computer DB(TM) 1983-2009/Jun 16
(c) 2009 Gale/Cengage

File 610:Business Wire 1999-2009/Jul 15
(c) 2009 Business Wire.

File 613:PR Newswire 1999-2009/Jul 15
(c) 2009 PR Newswire Association Inc

File 621:Gale Group New Prod.Annou.(R) 1985-2009/Jun 08
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File 624:McGraw-Hill Publications 1985-2009/Jul 15
(c) 2009 McGraw-Hill Co. Inc

File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker

File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer

File 634:San Jose Mercury Jun 1985-2009/Jul 14

(c) 2009 San Jose Mercury News
 File 636:Gale Group Newsletter DB(TM) 1987-2009/Jun 22
 (c) 2009 Gale/Cengage
 File 810:Business Wire 1986-1999/Feb 28
 (c) 1999 Business Wire
 File 813:PR Newswire 1987-1999/Apr 30
 (c) 1999 PR Newswire Association Inc

Set	Items	Description
S1	29003	((BENEFIT OR BENEFITS) (4N) (POLICY OR POLICIES OR PLAN OR PLANS OR EMPLOYEE OR ACCOUNT OR ACCOUNTS OR FUND OR FUNDS)) (12N) (LOAN OR LOANS OR LEND OR LENDS OR LENDING OR BORROW OR BORROWS OR BORROWED OR BORROWING OR CREDIT)
S2	22584	COLLATERAL OR COLLATERALI? OR SECURING OR SECURED OR INSURING OR INSURED OR GUARANTEED OR GUARANTEEING OR STOCK OR STOCKS OR SECURITIES OR INVESTMENT OR INVESTMENTS
S3	22651	VALUE OR VALUES OR VALUATION OR PRICE OR PRICES OR PRICING OR WORTH OR COST OR COSTS OR COSTING OR EQUITY OR SUFFICIEN?? OR ADEQUAT??
S4	14191	BALANCE OR DEBIT? ? OR AMOUNT OR ACCOUNT()VALUE? ? OR OWED OR OWING OR REMAINING OR REMAINDER OR RESIDUAL
S5	964	S2(6N)S3(6N)S4
S6	49	S1(40N)S5
S7	39	S6 NOT PY>2003
S8	30	RD (unique items)

8/3,K/1 (Item 1 from file: 9)
 DIALOG(R)File 9: Business & Industry(R)
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03096993 Supplier Number: 106027059 (USE FORMAT 7 OR 9 FOR FULLTEXT)
In search of the perfect guarantee. (Product Trends).

National Underwriter Life & Health-Financial Services Edition , v 107 , n 29 , p 14
 July 21, 2003

Document Type: Journal ISSN: 0028-033X (United States)
Language: English **Record Type:** Fulltext
Word Count: 882 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...guarantee period are:

- * Skipped or late premium payments;
- * Failure to pay sufficient cumulative premiums;
- * Withdrawal of policy values;

- * A policy **loan**;
- * Addition of a rider or other **policy benefits** after issue;
- * A change in the UL's face amount; or,
- * A death benefit option switch.

If a UL policy owner skips or makes a late premium payment, either intentionally or inadvertently, the UL must then rely solely on its non-**guaranteed account values** to cover monthly charges and expenses. If these **values** are not **sufficient**, lapse will occur.

Fortunately, if the UL no longer has a guaranteed death benefit because sufficient cumulative premiums have not...

8/3,K/2 (Item 2 from file: 9)
 DIALOG(R)File 9: Business & Industry(R)
 (c) 2009 Gale/Cengage. All rights reserved.

01665575 Supplier Number: 24414183 (USE FORMAT 7 OR 9 FOR FULLTEXT)
NATIONSBANK'S INNOVATIVE PENSION PLAN IN QUESTION
 (NationsBank Corp's innovative participant-directed cash balance pension plan has come under increasing scrutiny by experts in employee benefits law)

Business Insurance , p 1
 October 12, 1998
Document Type: Journal **ISSN:** 0007-6864 (United States)
Language: English **Record Type:** Fulltext
Word Count: 1091 (USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:
 ...by the funds into which they directed their pay credits.

Even if the investment funds an employee selects have negative **investment** returns, the **value** of an employee's account **balance** will not be reduced below the level before **investments** were made.

Employees' account balances, though, exist only on paper. Legally, cash **balance** plans are defined benefit plans in which NationsBank and its

professional advisers decide how to invest plan assets. The bank is not required to direct pension plan investments to match employees' selections or to **credit** employees' account balances with the actual returns NationsBank achieves.

While NationsBank's **plan** is undoubtedly innovative, some **benefit** experts aren't sure how the design -- specifically the transfer of 401(k) monies to the cash balance plan -- complies...

8/3,K/3 (Item 1 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
(c) 2009 ProQuest Info&Learning. All rights reserved.

02615056 379151451
In search of the perfect guarantee

Readinger, Katherine H
National Underwriter v107n29 pp: 14
Jul 21, 2003
ISSN: 0893-8202 Journal Code: NUD
Word Count: 911

Text:

...guarantee period are:

- * Skipped or late premium payments;
- * Failure to pay sufficient cumulative premiums;
- * Withdrawal of policy values;
- * A policy **loan**;
- * Addition of a rider or other **policy benefits** after issue;
- * A change in the UL's face amount; or,
- * A death benefit option switch.

If a UL policyowner skips or makes a late premium payment, either intentionally or inadvertently, the UL must then rely solely on its non-**guaranteed account values** to cover monthly charges and expenses. If these **values** are not **sufficient**, lapse will occur.

Fortunately, if the UL no longer has a guaranteed death benefit because sufficient cumulative premiums have not...

8/3,K/4 (Item 2 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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02396948 146159271
Full disclosure's VL and VUL report

Blease, Roger L
National Underwriter v106n30 pp: 17-26
Jul 29, 2002
ISSN: 0893-8202 Journal Code: NUD
Word Count: 3095
Text:
...10% for the first policy year.

MONY Life VUL

Competitive for richly funded protection, accumulation and funding scenarios; higher face **amount** loading fee discounts; COI banding up to \$1 million; **guaranteed** low net **cost policy loans**; full death **benefit** guarantees to age 100; two maturity extension riders; term

8/3,K/5 (Item 3 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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02313985 93620797
The challenge of mastering compliance

Groner, Dennis M
LIMRA's marketFacts Quarterly v20n3 pp: 6-11
Fall 2001
Journal Code: MKF
Word Count: 3491
Text:
...for any recommendation:

Specific product name

* Name of issuing company, including the home office address and telephone number

* Premium or **cost** data, purchase **price**

* **Insured's** data: age, gender, etc.

* Beneficiary data

* **Amount** of coverage, face **amount**, contract term

* Features and benefits that were related to the decision to purchase the product

* Limitations, exclusions, and exceptions regarding the operation of the **policy** or contract, its **benefits**, cost, etc.

* The impact of **loans**, early surrender, withdrawals, minimum payments, etc., on the **policy's** death **benefit**, cashvalue growth, dividends, and/or performance.

The cost or impact of penalties, charges, fees, etc.

In some states this information...

8/3,K/6 (Item 4 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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02280501 94629394

401(k) balances were steady in 2000, despite market volatility

De Simone, Marcella

National Underwriter v105n50 pp: 52

Dec 10, 2001

ISSN: 0893-8202 **Journal Code:** NUD

Word Count: 512

Text:

...in the stock market.

These are findings from a recently released issue brief of the asset allocation, account balances and **loan** activity of 11.8 million 401(k) participants by the **Employee Benefits** Research Institute, a nonpartisan public policy research organization based in

Washington, and the Investment Company Institute, also based in Washington.

According to the brief, 51% of plan balances were invested in **equity** funds, 19% in company **stock**, and 8% in balanced funds. The average account **balance** of participants who held accounts in both 1999 and 2000 decreased by 0.1% in 2000.

The finding does not...

8/3,K/7 (Item 5 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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02099500 63566598

Full disclosure provides upper market competitive intelligence

Blease, Roger L
National Underwriter v104n45 pp: 34
Nov 6, 2000
ISSN: 0893-8202 **Journal Code:** NUD
Word Count: 1728

Text:

...mentioned in a Full Disclosure excerpt, ask the company to notify Blease Research.

Allocator 2000 Can be structured to enhance **account value** and/ or death **benefit; guaranteed** insurability rider and total disability rider; zero **cost loans** with certain restrictions.

Select Life Guaranteed death benefit rider; preferred loans available;
performs well in cash accumulation sales; target audience...

8/3,K/8 (Item 6 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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01905632 05-56624

Life insurance check-ups are necessary

Kistner, William G
Healthcare Financial Management v53n10 pp: 74-78

Oct 1999

ISSN: 0735-0732 **Journal Code:** HFM

Word Count: 1537

Text:

...at both current and reduced rates. The policy and current statement will show the type of policy, the premium, the **guaranteed** and total cash values and death **benefits**, and any **policy loan balance** and **loan** interest rate. If the policy is participating whole life, the statement will indicate the amount of this year's dividend...

8/3,K/9 (Item 7 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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01791375 04-42366

United States

Miller, Harvey; Jacob, Marvin; Bauer, Alison; Johnson, Gordon

International Financial Law Review Insolvency: A Legal Guide Supplement pp: 25-31

Jan 1999

ISSN: 0262-6969 **Journal Code:** IFL

Word Count: 5190

Text:

...taxes, payroll, and professional fees and expenses), and unsecured claims with statutory priority are, for example, for employees' wages and **benefit plans**.

Unsecured claims include prepetition trade debt, unsecured **loans** and claims arising from the rejection of pre-bankruptcy executory contracts and leases. To the extent a **secured** creditor holds **collateral** of a **value** less than the full **amount** of its claim, the creditor has an unsecured claim for the deficiency.

Secured claims

Secured claimants lose several important rights in bankruptcy. If the value attributed to the collateral is less than the...

8/3,K/10 (Item 8 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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01446016 00-97003
Whole life dividend histories

Anonymous
Best's Review (Life/Health) v98n2 pp: 26-38
Jun 1997
ISSN: 0005-9706 Journal Code: BIH
Word Count: 3529

Text:

...Personnel Mutual Life: Policies updated to a guaranteed rate of 4% at their anniversary in 1983 with an increased death **benefit** and no change in **policy loan** rates (99% participation).

Guardian Life: Direct recognition of policy **loans** offered; higher dividend scales available to policyholders without loans than for those that did not update. All other policy **values** (**guaranteed cash values**, loan rates, face **amount**, gross premiums) did not change. Eighty percent accepted update in year one; currently 96.8% of policies are updated.

John Hancock Mutual Life: Owners of policies with 5% or 6% fixed loan rates were offered an update to a variable **loan** rate affecting annual divi

Footnote:

dends; 16% accepted update.

Manulife Financial: Death **benefit** enhancement (20%) for all **policy** years from 1983 onward with no affect on dividends. Nonsmoker acceptance offered from 1986; if accepted dividend scale would be...

8/3,K/11 (Item 9 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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01129030 97-78424
International bond issues

Anonymous
Euroweek n431 pp: 38-57
Dec 1, 1995
ISSN: 0952-7036 **Journal Code:** EUW
Word Count: 21378

Text:

...books and the deal was bought directly by the members of the
syndicate
rather than placed in the market.

* Polo **Securities**

Amount: Esc20bn

Maturity: May 11, 2002

Average life: 6.5 years

Issue **price:** 100.00

Coupon: three-month Lisbor plus 12.5bp

Launched: Thursday November 30

Joint books: Banco Pinto 8r Sotto Mayor, Banco Totta 8r Acores
Note:

Noteholders **benefit** from **credit** insurance **policy** from
MBIA

For commentary on this transaction, see structured nance page 26.

* Sovereign **Investment Linked Securities**

Rating: AAA

Amount: Esc4.75bn

Maturity: December 2, 1999

Issue **price:** 100.00

Fixed re-offer price: 100.00

Coupon: six-month Lisbor plus 17.5bp

Launched: Monday November 24

Joint...

8/3,K/12 (Item 10 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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00852800 95-02192

Life insurance, imminent death and accelerated benefits

Huntley, Kennes C; Poe, Stephen L; Thornton, John H
Journal of the American Society of CLU & ChFC v48n3 pp: 84-96
May 1994

ISSN: 0742-9517 Journal Code: CLU

Word Count: 9041

Text:

...to reduce all policy values(33) by a percentage derived as follows:

(Figure 8 omitted)

Percentage 1= (the accelerated Reduction in = **benefit amount/**
Policy Values the **policy** face **value**)

Thus, if an **insured** had a \$100,000 policy with **loan** and cash value of \$42,000 and received an accelerated death benefit of \$60,000, the remaining policy would be...

8/3,K/13 (Item 11 from file: 15)
DIALOG(R)File 15: ABI/Inform(R)
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00747724 93-96945

New plans, new policies: Columbian Life

Novak, Catherine A
Best's Review (Life/Health) v94n4 pp: 108
Aug 1993

ISSN: 0005-9706 Journal Code: BIH

Word Count: 263

Text:

...Option A is a level death benefit and Option B is an increasing death

benefit, which includes the scheduled face **amount** plus the accumulated **value**.

The minimum **guaranteed** interest rate is 4%. The accompanying illustration shows policy values for a 40-year-old male nonsmoker purchasing a policy with a \$100,000 level death **benefit**.

Policy loans are available at a net annual interest rate of 0.5% and must be at least \$500. Surrender charges are...

8/3,K/14 (Item 1 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rights reserved.

10623746 **Supplier Number:** 106027059 (USE FORMAT 7 FOR FULLTEXT)

In search of the perfect guarantee. (Product Trends).

Readinger, Katherine H.

National Underwriter Life & Health-Financial Services Edition , v 107 , n 29 , p 14(1)
July 21, 2003

Language: English **Record Type:** Fulltext

Document Type: Magazine/Journal ; Trade

Word Count: 969

...guarantee period are:

- * Skipped or late premium payments;
- * Failure to pay sufficient cumulative premiums;
- * Withdrawal of policy values;
- * A policy **loan**;
- * Addition of a rider or other **policy benefits** after

issue;

- * A change in the UL's face amount; or,
- * A death benefit option switch.

If a UL policyowner skips or makes a late premium payment, either intentionally or inadvertently, the UL must then rely solely on its non-**guaranteed account values** to cover monthly charges and expenses. If these **values** are not **sufficient**, lapse will occur.

Fortunately, if the UL no longer has a guaranteed death benefit because sufficient cumulative premiums have not...

8/3,K/15 (Item 2 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
(c) 2009 Gale/Cengage. All rights reserved.

09980215 **Supplier Number:** 90192514 (USE FORMAT 7 FOR FULLTEXT)

MONY life VUL. (Policy Strengths).(Brief Article)

National Underwriter Life & Health-Financial Services Edition , v 106 , n 30 , p 25(1)
July 29 , 2002

Language: English **Record Type:** Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal ; Trade

Word Count: 58

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

Competitive for richly funded protection, accumulation and funding scenarios; higher face **amount** loading fee discounts; COI banding up to \$1 million; **guaranteed** low net **cost policy loans**; full death **benefit** guarantees to age 100; two maturity extension riders; term blending rider to age 100; waiver of specified premium rider; minimum...

8/3,K/16 (Item 3 from file: 16)

DIALOG(R)File 16: Gale Group PROMT(R)

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09281507 **Supplier Number:** 80775837 (USE FORMAT 7 FOR FULLTEXT)

401(k) Balances Were Steady In 2000, Despite Market Volatility. (Benefits Plans).(Brief Article)(Statistical Data Included)

Simone, Marcella De

National Underwriter Life & Health-Financial Services Edition , v 105 , n 50 , p 52(1)
Dec 10 , 2001

Language: English **Record Type:** Fulltext

Article Type: Brief Article; Statistical Data Included

Document Type: Magazine/Journal ; Trade

Word Count: 543

These are findings from a recently released issue brief of the asset allocation, account balances and **loan** activity of 11.8 million 401(k) participants by the **Employee Benefits** Research Institute, a nonpartisan public policy research organization based in Washington, and the Investment Company Institute, also based in Washington.

According to the brief, 51% of plan balances were invested in **equity** funds, 19% in company **stock**, and 8% in balanced funds. The average account **balance** of participants who held accounts in

both 1999 and 2000 decreased by 0.1% in 2000.

The finding does not...

8/3,K/17 (Item 4 from file: 16)

DIALOG(R)File 16: Gale Group PROMT(R)

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09220354 **Supplier Number:** 80207339 (USE FORMAT 7 FOR FULLTEXT)

**Full Disclosure's VL And VUL Report.(leading variable and variable universal life insurers
(Statistical Data Included)**

Blease, Roger L.

National Underwriter Life & Health-Financial Services Edition , v 105 , n 46 , p 27

Nov 12, 2001

Language: English **Record Type:** Fulltext

Article Type: Statistical Data Included

Document Type: Magazine/Journal ; Trade

Word Count: 3994

...protection sales; policy offers unique features including enhanced death

benefit guarantee rider and paid-up death benefit guarantee provision; non-

guaranteed customer loyalty credit of 0.60% of unloaned policy

account value beginning in the 7th policy year; preferred

loans beginning in **policy** year 16; accounting **benefits**

endorsement for business sponsored **policies** improves policy values in early years.

GE Life and Annuity Protection Plus VUL

Death benefit guarantees, low endowment premiums and...

8/3,K/18 (Item 5 from file: 16)

DIALOG(R)File 16: Gale Group PROMT(R)

(c) 2009 Gale/Cengage. All rights reserved.

09062634 **Supplier Number:** 79032121 (USE FORMAT 7 FOR FULLTEXT)

S&P Asgns Prelm Rtgs to Greyhound Funding LLC 2001-1.

Business Wire , p 0827

Oct 10 , 2001

Language: English **Record Type:** Fulltext

Document Type: Newswire ; Trade

Word Count: 270

...asset-backed medium-term notes reflect credit enhancement in the form of over collateralization plus funds deposited in a dedicated reserve **account** for the **benefit** of each rated class. The proposed **credit** enhancement levels are sufficient to cover multiples of historic losses at the 'AAA' rated category, the top obligor concentrations in the transaction and asset-**residual value** risk of the underlying **collateral**.

The ratings reflect a sound legal structure, strong historical pool performance, the obligors credit profile and the underwriting and servicing
...

8/3,K/19 (Item 6 from file: 16)
DIALOG(R)File 16: Gale Group PROMT(R)
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08141314 **Supplier Number: 67979463 (USE FORMAT 7 FOR FULLTEXT)**

Policy Strengths: What The Products Are Designed To Do.(life insurance)(Brief Article)

National Underwriter Life & Health-Financial Services Edition , v 104 , n 45 , p 36
Nov 6 , 2000

Language: English **Record Type:** Fulltext

Article Type: Brief Article

Document Type: Magazine/Journal ; Trade

Word Count: 965

Supplier Number: (USE FORMAT 7 FOR FULLTEXT)

Text:

Allocator 2000 Can be structured to enhance **account value** and/or death **benefit; guaranteed** insurability rider and total disability rider; zero **cost loans** with certain restrictions.

8/3,K/20 (Item 1 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

28612607 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

Sumitomo Tst & Bkng - Amendment of Forecast for Financial Results of FY2002 and for Dividend

BW20030414002011 20030414T095848Z UTC

CNF

April 14, 2003

Journal Code: WRNS **Language:** English **Record Type:** FULLTEXT

Word Count: 1728

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...Income -5.0 -36.0 -31.0 (Losses from Stock sell-off to Trust (-29.0)

(-57.0) (-28.0) **Fund** for **Employee** Retirement **Benefit**)

(**) Net Income (***) (****) 24.0 -56.0 -80.0

(*) **Credit** Costs: Trust A/C Net Credit Costs + Banking A/C Net Credit Costs + Net Transfer to General Reserve (**)A part of stocks held

by Sumitomo Trust were sold to Trust Fund for Employee Retirement Benefit.

The **amount** sold was 40 billion yen (Market **Value** Base.) 28 billion of "Losses on **Securities** Contributed to Employee Retirement Benefit Trust" is posted as Extraordinary Loss. (***) Due to the proclamation of Local Tax Law revision...

8/3,K/21 (Item 2 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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25047280 **(USE FORMAT 7 OR 9 FOR FULLTEXT)**

Business Briefs

SOUTH CHINA MORNING POST ,p 1

September 20, 2002

Journal Code: FSCP **Language:** English **Record Type:** FULLTEXT

Word Count: 261

...the overweight stock portfolios held by major Japanese banks. Trimming stock-holdings is just as important as resolving non-performing loan problems.

We believe the direct **benefit** of this **policy** to banks is relatively small. Japan's major banks planned to dispose of 5.3 trillion yen in **stocks** during the 2002 financial year. However, **owing** to the recent decline in **stock prices**, their plans to sell have fallen behind schedule.

8/3,K/22 (Item 3 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

23099791 (USE FORMAT 7 OR 9 FOR FULLTEXT)
S&P Assigns Chesapeake Funding LLC Notes Prelim Ratings

PR NEWSWIRE

May 30, 2002

Journal Code: WPRW **Language:** English **Record Type:** FULLTEXT

Word Count: 255

(USE FORMAT 7 OR 9 FOR FULLTEXT)

The preliminary ratings reflect credit enhancement in the form of over collateralization, plus funds deposited in a dedicated reserve **account** for the **benefit** of each rated class. The proposed **credit** enhancement levels are sufficient to cover multiples of historic losses at the triple-'A' rating category, the top obligor concentrations in the transaction, and asset-**residual value** risk of the underlying **collateral**. The ratings reflect a sound legal structure, strong historical pool performance, a significant percentage of investment-grade obligors, and the...

8/3,K/23 (Item 4 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

19245770 (USE FORMAT 7 OR 9 FOR FULLTEXT)
S&P Assigns Preliminary Ratings to Greyhound Funding LLC 2001-1

PR NEWSWIRE

October 10, 2001

Journal Code: WPRW **Language:** English **Record Type:** FULLTEXT

Word Count: 256

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...asset-backed medium-term notes reflect credit enhancement in the form of over collateralization plus funds deposited in a dedicated reserve **account** for the **benefit** of each rated class. The proposed **credit** enhancement levels are sufficient to cover multiples of historic losses at the 'AAA' rated category, the top obligor concentrations in the transaction, and asset-**residual value** risk of the underlying **collateral**. The ratings reflect a sound legal structure, strong historical pool performance, the obligors credit profile, and the underwriting and servicing...

8/3,K/24 (Item 5 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
(c) 2009 Dialog. All rights reserved.

14270003 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Credit Lyonnais Secs - Rule 8 - BPT Plc

REGULATORY NEWS SERVICE
December 15, 2000

Journal Code: WRNS **Language:** English **Record Type:** FULLTEXT
Word Count: 454
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ON TAKEOVERS AND MERGERS
Date of dealing: 14 December 2000
Dealing in BPT plc (name of company)
1. Class of **securities** (e.g. ordinary shares) Ord GBP 0.05
(2) **Amount** bought **Amount** sold **Price** per unit
76,568 300p
(3) Resultant total of the same class owned or controlled
387,623
(and percentage of class) (0.3%)
(4) Party making disclosure **Credit** Lyonnais Securities
(5) EITHER (a) Name of purchaser (Note 1) The BPT **Employee**
Benefits Trustees Limited
OR (b) If dealing for discretionary client(s), name of fund
management
organisation
6. Reason for disclosure (Note...

8/3,K/25 (Item 6 from file: 20)
DIALOG(R)File 20: Dialog Global Reporter
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04166837 (USE FORMAT 7 OR 9 FOR FULLTEXT)
St. Louis-Based Insurance Firm GenAmerica Plans to Issue Stock

Jim Gallagher
KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (ST. LOUIS POST-DISPATCH)
January 29, 1999

Journal Code: KSLP **Language:** English **Record Type:** FULLTEXT
Word Count: 684
(USE FORMAT 7 OR 9 FOR FULLTEXT)

...covered under group policies also are ineligible.
Holders of term, whole life, annuities and other policies may be

eligible. The **amount** of **stock** received will depend partly on the policy's cash **value** and partly on how long it's been held.

GenAmerica said the conversion won't change the **policy** dividends, **benefits**, premiums, cash values or **loan** rates.

Under the plan, assets would be put aside to support those policies and dividends.

Consumer groups have criticized some...

8/3,K/26 (Item 7 from file: 20)

DIALOG(R)File 20: Dialog Global Reporter

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03150016 (USE FORMAT 7 OR 9 FOR FULLTEXT)

NATIONSBANK'S INNOVATIVE PENSION PLAN IN QUESTION

JERRY GEISEL

BUSINESS INSURANCE , p 1

October 12, 1998

Journal Code: WCBI **Language:** English **Record Type:** FULLTEXT

Word Count: 1120

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...by the funds into which they directed their pay credits.

Even if the investment funds an employee selects have negative **investment** returns, the **value** of an employee's account **balance** will not be reduced below the level before **investments** were made.

Employees' account balances, though, exist only on paper.

Legally,

cash **balance** plans are defined benefit plans in which NationsBank and its professional advisers decide how to invest plan assets. The bank is

not required to direct pension plan investments to match employees' selections or to **credit** employees' account balances with the actual returns NationsBank achieves.

While NationsBank's **plan** is undoubtedly innovative, some **benefit** experts aren't sure how the design -- specifically the transfer of 401(k) monies to the cash balance plan -- complies...

8/3,K/27 (Item 1 from file: 148)

DIALOG(R)File 148: Gale Group Trade & Industry DB

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11456511 **Supplier Number:** 57048429 (USE FORMAT 7 OR 9 FOR FULL TEXT)

Life insurance check-ups are necessary.(Personal Finance)(life insurance policy reviews)

Kistner, William G.
Healthcare Financial Management , 53 , 10 , 74(3)
Oct , 1999

ISSN: 0735-0732

Language: English

Record Type: Fulltext; Abstract

Word Count: 1633 **Line Count:** 00131

...at both current and reduced rates. The policy and current statement will show the type of policy, the premium, the **guaranteed** and total cash **values** and death **benefits**, and any **policy loan balance** and **loan** interest rate. If the policy is participating whole life, the statement will indicate the amount of this year's dividend...

8/3,K/28 (Item 1 from file: 268)
DIALOG(R)File 268: Banking Info Source
(c) 2009 ProQuest Info&Learning. All rights reserved.

00194990 (USE FORMAT 7 OR 9 FOR FULLTEXT)

International briefing: in Canada, Royal's auto loan has its customers and critics

Lake, David

American Banker , p 2 , Aug 21, 1984 **Language:** English **Record Type:** Abstract

Abstract:

...plan at first-time buyers and those who change cars often. The plan offers a low monthly payment and a **guaranteed** return on the car a few years later. The **residual value** of a car offsets principal payments and because the program is **insured**, it has been so successful that competition has appeared from auto firms like Ford Motor Credit Co. Critics claim that Royal is using balloon financing and the **loan** is illegal but according to Royal, the **plan** is legal and **benefits** customers.

8/3,K/29 (Item 1 from file: 610)
DIALOG(R)File 610: Business Wire
(c) 2009 Business Wire. All rights reserved.

00722739 20020530150B2367 (USE FORMAT 7 FOR FULLTEXT)

S&P BULLETIN: S&P Assigns Chesapeake Funding LLC Notes Preliminary Ratings

Business Wire

Thursday, May 30, 2002 16:19 EDT

Journal Code: BW **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:**

NEWSWIRE

Word Count: 267

Text:

The preliminary ratings reflect credit enhancement in the form of over collateralization, plus funds deposited in a dedicated reserve **account** for the **benefit** of each rated class. The proposed **credit** enhancement levels are sufficient to cover multiples of historic losses at the triple-'A' rating category, the top obligor concentrations in the transaction, and asset-**residual value** risk of the underlying **collateral**. The ratings reflect a sound legal structure, strong historical pool performance, a significant percentage of investment-grade obligors, and the...

8/3,K/30 (Item 1 from file: 613)

DIALOG(R)File 613: PR Newswire

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00655424 20011010NYSP013 (USE FORMAT 7 FOR FULLTEXT)

S&P Assigns Preliminary Ratings to Greyhound Funding LLCrds

PR Newswire

Wednesday, October 10, 2001 17:17 EDT

Journal Code: PR **Language:** ENGLISH **Record Type:** FULLTEXT **Document Type:**

NEWSWIRE

Word Count: 275

Text:

...asset-backed medium-term notes reflect credit enhancement in the form of over collateralization plus funds deposited in a dedicated reserve **account** for the **benefit** of each rated class. The proposed **credit** enhancement levels are sufficient to cover multiples of historic losses at the 'AAA' rated category, the top obligor concentrations in the transaction, and asset-**residual value**

risk of the underlying **collateral**. The ratings reflect a sound legal structure, strong historical pool performance, the obligors credit profile, and the underwriting and servicing...

V. Additional Resources Searched

No results were found in the Internet & Personal Computing Abstracts through EBSCO.
No results were found in the Financial Times through Proquest.